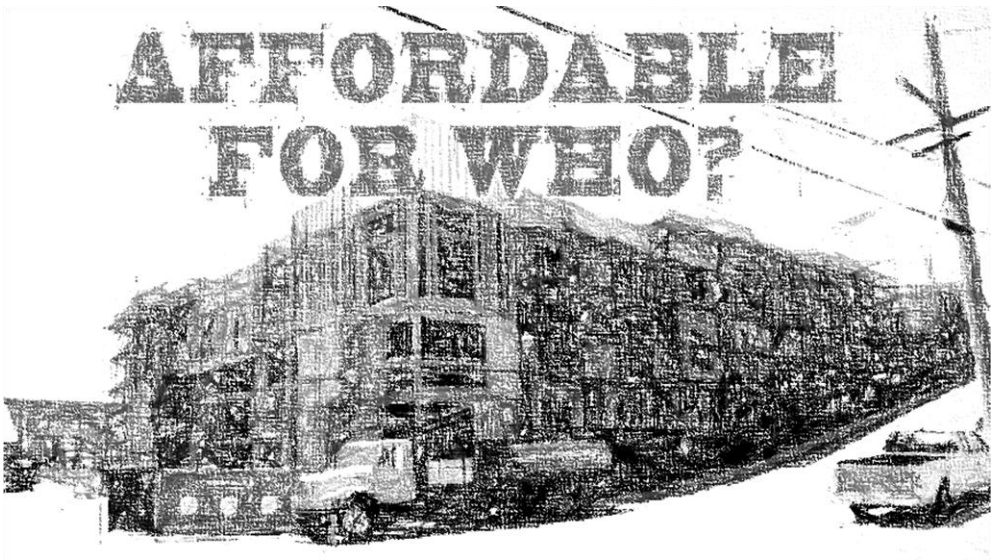
What is "Affordable Housing?"



WE HEAR YIMBY AND POLITICIANS USE THIS PHRASE OFTEN. IT CATCHES OUR EARS – IT SOUNDS GENEROUS AND IN-LINE WITH OUR GOALS TO SUPPORT THE POOR AND UNHOUSED…BUT IS IT REALLY?

What are the numbers?

- All "affordable housing" is based on **AMI (Area Median Income, on back page).** This is defined by the government, not you or me. 1 Person (no family) median income in SF in 2025 is a person making **$109,100 per year.** Anyone making below that salary is defined as "low income."

  What does Affordable Housing Mean?

  We say that housing is affordable when a household spends 30% or less of their combined income in housing expenses (rent, mortgage, utilities, etc.). Housing affordability is important because it ensures

  ^ from SFgov website:
  https://sfplanning.org/sites/default/files/documents/housing-for-all/activating-commuity-priorities-02_Affordable_Housing_101.pdf

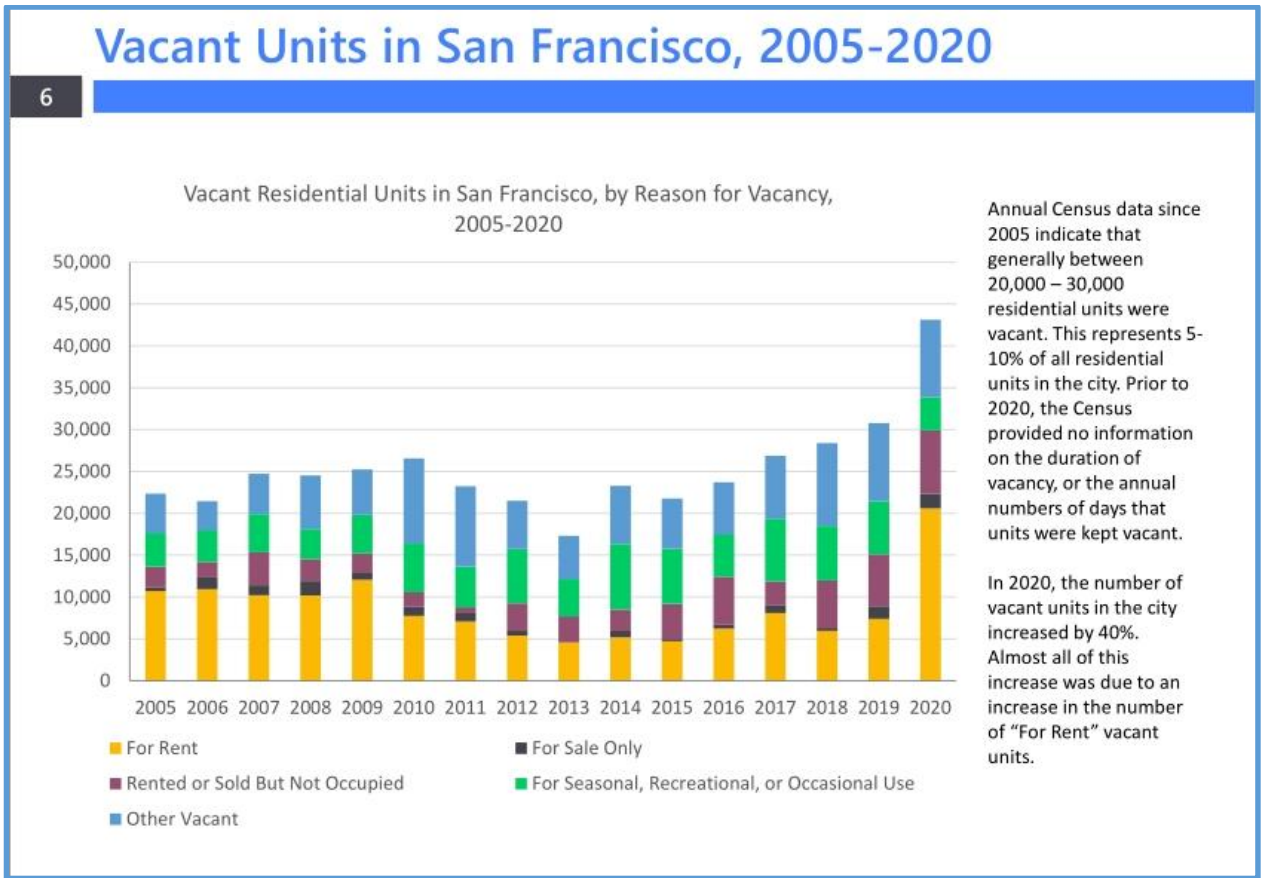
- **"Affordable Housing" is a percentage of AMI.** So for example:
  A person making $100,000 year is assumed to be able to afford rent at 1/3 their income. **That means a rent of $33,000 / year or $2,750 per month (for a single person, no family) is "affordable housing" under SF governments definition.**

- YIMBYs and media and politicians then use these terms "low income housing" and "affordable housing" to push their BS agendas. and what is that agenda?

- **GENTRIFICATION.** More Real-Estate firms and "non-profits" (like Mercy Housing) "cleaning up the neighborhood" More high-rises. More police. More cameras. The government collects Lots of $$$ for new construction fees, permits, taxes. Corporate business profits from the influx of wealthier new tenants.

- **Co$t to u$?** losing neighborhood identity, influx of (mostly white) techies, loss of sunlight from high-rises, construction noise (7am-7pm everyday allowed!), destruction of urban forests / trees, loss of art murals & history, loss of local businesses, much more

What about those Vacant Units?



^ SFgov stats:
https://sfcontroller.org/sites/default/files/Documents/Economic%20Analysis/RVT_economic_impact_final.pdf

- At any given moment in San Francisco, **between 20,000 and 40,000 units are Vacant.** Empty. Unused. This is not my number, this is *a very conservative number* from the San Francisco Controller's Office at City Hall.

- The YIMBY fuckheads fought to overturn the Prop M Empty Homes Tax, a mild tax to encourage landlords to stop keeping homes empty: https://sftreasurer.org/business/taxes-fees/empty-homes-tax-eht it's not like it's hard to find renters in SF!!

- YIMBY agenda consists of gaslighting us, scream "NIMBY" (not in my backyard) for any hint of anti-condo or high-rise development in the neighborhood. They have lots of money and influence in media, government, and tech.

What about Disabled, Poor, Seniors?

- The **maximum** SSI (Social Security Insurance) a person in poverty can get is **$967/month**. If you are 100% blind, you can sometimes get up to **$1,291.32 / month**
  Source (gov't): https://www.ssa.gov/pubs/EN-05-11125.pdf

- Some seniors can get a little more if they have "paid into the system" with taxes their whole lives. But "Affordable Housing" almost never includes *the people that need it most*!!!!

If You're a YIMBY and you want Real Estate dev 24/7 That's Your Decision. Just STOP Lying and Gaslighting us. Join the other Musk Techie MAGAs or don't. We are here to defend our community and our culture, not make city hall, construction companies, Big Tech, and the tax assessor's office more wealthy!

Homes Not Jails

https://sftu.org/hnj/
https://files.sproutdistro.com/its-vacant-take-it-IMPOSED.pdf

2025
MAXIMUM INCOME BY HOUSEHOLD SIZE
derived from the
Unadjusted Area Median Income (AMI)
for HUD Metro Fair Market Rent Area (HMFA) that Contains San Francisco

Income Definition	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person	9 Person	10 Person	11 Person
15% OF MEDIAN	$16,350	$18,700	$21,050	$23,400	$25,250	$27,100	$29,000	$30,850	$32,750	$34,600	$36,450
20% OF MEDIAN	$21,800	$24,950	$28,050	$31,150	$33,650	$36,150	$38,650	$41,150	$43,650	$46,150	$48,650
25% OF MEDIAN	$27,300	$31,200	$35,050	$38,950	$42,100	$45,200	$48,300	$51,450	$54,550	$57,650	$60,800
30% OF MEDIAN	$32,750	$37,400	$42,100	$46,750	$50,500	$54,250	$58,000	$61,700	$65,450	$69,200	$72,950
35% OF MEDIAN	$38,200	$43,650	$49,100	$54,550	$58,900	$63,300	$67,650	$72,000	$76,350	$80,750	$85,100
39% OF MEDIAN	$42,550	$48,650	$54,700	$60,800	$65,650	$70,500	$75,350	$80,200	$85,100	$89,950	$94,850
40% OF MEDIAN	$43,650	$49,900	$56,100	$62,350	$67,300	$72,300	$77,300	$82,300	$87,300	$92,250	$97,250
45% OF MEDIAN	$49,100	$56,100	$63,100	$70,150	$75,750	$81,350	$86,950	$92,550	$98,200	$103,800	$109,400
50% OF MEDIAN	$54,550	$62,350	$70,150	$77,950	$84,150	$90,400	$96,650	$102,850	$109,100	$115,350	$121,600
52% OF MEDIAN	$56,750	$64,850	$72,950	$81,050	$87,500	$94,000	$100,500	$106,950	$113,450	$119,950	$126,450
55% OF MEDIAN	$60,000	$68,600	$77,150	$85,700	$92,550	$99,450	$106,300	$113,150	$120,000	$126,850	$133,750
60% OF MEDIAN	$65,450	$74,800	$84,150	$93,500	$101,000	$108,500	$115,950	$123,400	$130,900	$138,400	$145,900
65% OF MEDIAN	$70,900	$81,050	$91,150	$101,300	$109,400	$117,500	$125,600	$133,700	$141,850	$149,900	$158,050
70% OF MEDIAN	$76,350	$87,300	$98,200	$109,100	$117,800	$126,550	$135,300	$144,000	$152,750	$161,450	$170,200
72% OF MEDIAN	$78,550	$89,800	$101,000	$112,200	$121,200	$130,200	$139,150	$148,100	$157,100	$166,050	$175,050
74% OF MEDIAN	$80,750	$92,300	$103,800	$115,350	$124,550	$133,800	$143,000	$152,200	$161,450	$170,700	$179,950
75% OF MEDIAN	$81,850	$93,550	$105,200	$116,900	$126,250	$135,600	$144,950	$154,300	$163,650	$173,000	$182,350
80% OF MEDIAN	$87,300	$99,750	$112,200	$124,700	$134,650	$144,650	$154,600	$164,550	$174,550	$184,500	$194,500
85% OF MEDIAN	$92,750	$106,000	$119,200	$132,450	$143,050	$153,700	$164,250	$174,850	$185,450	$196,050	$206,700
90% OF MEDIAN	$98,200	$112,250	$126,250	$140,250	$151,450	$162,700	$173,950	$185,150	$196,400	$207,600	$218,850
95% OF MEDIAN	$103,650	$118,450	$133,250	$148,050	$159,900	$171,750	$183,600	$195,400	$207,300	$219,100	$231,000
100% OF MEDIAN	$109,100	$124,700	$140,250	$155,850	$168,300	$180,800	$193,250	$205,700	$218,200	$230,650	$243,150

San Francisco Mayor's Office of Housing and Community Development
Notes:
1. Source: U.S. Dept. of Housing and Urban Development, published: 04/01/2025
2. Figures derived by SF MOHCD from HUD's 2025 Median Family Income for a 4 person Household for San Francisco ('HMFA'), unadjusted for high housing costs, and are rounded to the nearest $50.
3. Additional information on HUD's defined income limits can be found at: http://www.huduser.org/portal/datasets/il.html
4. Figures above further derived via application of MOHCD AMI Hold Harmless Policy, effective 05/03/2019: https://tinyurl.com/SFAMIHoldHarmless
Effective Date: 05/02/2025

- **What is a "YIMBY" (Yes In My Backyard)**
  a political group for 'increased new housing development' at *any* cost. Works hard to ignore or gaslight around vacant housing rates. Does not support squatters or people who repurpose abandoned housing. Often pays lip service to marginalized communities (BiPOC, LQBTQ+, Disabled, Homeless, Seniors) but does little for them.

- **What is a "NIMBY" (Not In My Backyard)**
  not a political group. A diss term that YIMBY's use for anyone who opposes their agendas and plans. Usually locals and people of color, but not always. Does not oppose all new buildings.